

Information to identify the case:			
Debtor 1	David F Delmastro		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	21-21420-GLT		
	Social Security number or ITIN	xxx-xx-5017	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 6/17/21	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	David F Delmastro	
2. All other names used in the last 8 years		
3. Address	126 Lynnwood Avenue Belle Vernon, PA 15012	
4. Debtor's attorney Name and address	Paul W. McElrath Jr. McElrath Legal Holdings, LLC. 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412-765-3606 Email: ecf@mcclathlaw.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 7/26/21

For more information, see page 2

Case number 21-21420-GLT

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 23, 2021 at 10:00 AM	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), ora complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 10/22/21
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 8/26/21
	Deadline for governmental units to file a proof of claim:	Filing deadline: 12/14/21
<hr/>		
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
<hr/>		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 8/23/21 at 10:00 AM , Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:
David F Delmastro
Debtor

Case No. 21-21420-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 26, 2021

User: dkam
Form ID: 3091

Page 1 of 4
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2021:

Recip ID	Recipient Name and Address
db	+ David F Delmastro, 126 Lynnwood Avenue, Belle Vernon, PA 15012-2202
aty	+ Maria Miksich, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	S. James Wallace, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219
tr	+ Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
cr	+ Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15386107	+ Fifth Third Bank Na, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
15390642	+ Fifth Third Bank, N.A., PO Box 9013, Addison, Texas 75001-9013
15397013	+ KML Law Group, 701 Market St Ste 5000, Philadelphia, PA 19106-1541
15386111	+ M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900
15386112	+ Mem Credit Union, P O Box 18269, Pittsburgh, PA 15236-0269
15386113	+ Mem Federal Credit Uni, Po Box 18269, Pittsburgh, PA 15236-0269
15397017	+ Mem Federal Credit Union, Po Box 18269, Pittsburgh, PA 15236-0269

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@mcelrathlaw.com	Jul 26 2021 23:25:00	Paul W. McElrath, Jr., McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210
smg	EDI: PENNDEPTREV	Jul 27 2021 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 26 2021 23:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 27 2021 03:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 26 2021 23:25:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Jul 26 2021 23:25:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Jul 27 2021 03:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15386094	+ EDI: AMEREXPR.COM	Jul 27 2021 03:23:00	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15386095	EDI: BANKAMER.COM	Jul 27 2021 03:23:00	Bank Of America, Po Box 982238, El Paso, TX 79998

District/off: 0315-2

User: dkam

Page 2 of 4

Date Rcvd: Jul 26, 2021

Form ID: 309I

Total Noticed: 43

15386096	+ EDI: TSYS2.COM	Jul 27 2021 03:23:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15386097	+ EDI: CITICORP.COM	Jul 27 2021 03:23:00	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15386098	+ EDI: CAPITALONE.COM	Jul 27 2021 03:23:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15394289	EDI: CAPITALONE.COM	Jul 27 2021 03:23:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15386100	+ EDI: CAPITALONE.COM	Jul 27 2021 03:23:00	Capital One, N.a., Po Box 31293, Salt Lake City, UT 84131-0293
15386101	+ EDI: CITICORP.COM	Jul 27 2021 03:23:00	Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15386102	+ EDI: CITICORP.COM	Jul 27 2021 03:23:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15386103	+ EDI: CITICORP.COM	Jul 27 2021 03:23:00	Citi, Po Box 6190, Sioux Falls, SD 57117-6190
15386104	+ EDI: CITICORP.COM	Jul 27 2021 03:23:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15387744	EDI: DISCOVER.COM	Jul 27 2021 03:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15386105	+ EDI: DISCOVER.COM	Jul 27 2021 03:23:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15386106	EDI: USBANKARS.COM	Jul 27 2021 03:23:00	Elan Financial Service, Cb Disputes, Saint Louis, MO 63166
15388304	EDI: FORD.COM	Jul 27 2021 03:23:00	Ford Motor Credit Company LLC, PO Box 62180, Colorado Springs, CO 80962-2180
15386108	+ EDI: FORD.COM	Jul 27 2021 03:23:00	Ford Motor Credit Comp, Pob 542000, Omaha, NE 68154-8000
15386109	+ EDI: HFC.COM	Jul 27 2021 03:23:00	Hsbc Bank, Po Box 2013, Buffalo, NY 14240-2013
15386110	+ Email/Text: bankruptcy@huntington.com	Jul 26 2021 23:25:00	Huntington National Ba, Po Box 1558, Columbus, OH 43216-1558
15386114	Email/Text: Bankruptcy.Notices@pnc.com	Jul 26 2021 23:25:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15386115	+ EDI: RMSC.COM	Jul 27 2021 03:23:00	Syncb/bp Dc, C/o Po Box 965024, Orlando, FL 32896-0001
15386116	+ EDI: RMSC.COM	Jul 27 2021 03:23:00	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15386487	+ EDI: RMSC.COM	Jul 27 2021 03:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15387130	+ Email/Text: bankruptcy@huntington.com	Jul 26 2021 23:25:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
15386117	EDI: USBANKARS.COM	Jul 27 2021 03:23:00	Us Bank, Cb Disputes, Saint Louis, MO 63166
15386118	EDI: WFFC.COM	Jul 27 2021 03:23:00	Wells Fargo, Credit Bureau Dispute Resoluti, Des Moines, IA 50306
15388445	EDI: WFFC.COM	Jul 27 2021 03:23:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 33

District/off: 0315-2

User: dkam

Page 3 of 4

Date Rcvd: Jul 26, 2021

Form ID: 309I

Total Noticed: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING LLC
15386099		Capital One Bank Usa N
15397001		Capital One Bank Usa N
15396996	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15396997	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, Po Box 982238, El Paso, TX 79998
15396998	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15396999	*+	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15397000	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15397002	*+	Capital One, N.a., Po Box 31293, Salt Lake City, UT 84131-0293
15397003	*+	Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15397004	*+	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15397005	*+	Citi, Po Box 6190, Sioux Falls, SD 57117-6190
15397006	*+	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15397007	*+	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15397008	*	Elan Financial Service, Cb Disputes, Saint Louis, MO 63166
15397009	*+	Fifth Third Bank Na, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
15397010	*+	Ford Motor Credit Comp, Pob 542000, Omaha, NE 68154-8000
15397011	*+	Hsbc Bank, Po Box 2013, Buffalo, NY 14240-2013
15397012	*+	Huntington National Ba, Po Box 1558, Columbus, OH 43216-1558
15397014	*+	M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900
15397015	*+	Mem Credit Union, P O Box 18269, Pittsburgh, PA 15236-0269
15397016	*+	Mem Federal Credit Uni, Po Box 18269, Pittsburgh, PA 15236-0269
15397018	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15397019	*+	Syncb/bp Dc, C/o Po Box 965024, Orlando, FL 32896-0001
15397020	*+	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15397021	*	Us Bank, Cb Disputes, Saint Louis, MO 63166
15397022	*	Wells Fargo, Credit Bureau Dispute Resoluti, Des Moines, IA 50306

TOTAL: 3 Undeliverable, 24 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2021 at the address(es) listed below:

Name	Email Address
------	---------------

Maria Miksich

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Paul W. McElrath, Jr.

District/off: 0315-2

User: dkam

Page 4 of 4

Date Rcvd: Jul 26, 2021

Form ID: 309I

Total Noticed: 43

on behalf of Debtor David F Delmastro ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 5